

MUMBY

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Business By Design

May 2015

Tips and Strategies to Help Your Firm Succeed

We're excited to announce that our new book, **Insurance Exposed**, is complete! There are actually three

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YEARS

books, one for consumers, one for Architects, and another for Landscape Architects, and each is full of practical advice that

will save you money and give you much better peace of mind.

Our goal was to strip out all the insurance jargon so that this information is as actionable as possible. **See page 2 to learn how you can get your copy today!**

Anthea Mumby & Douglas Punnell

We Can Help You With:

- Professional Liability
- Directors & Officers Liability
- Professional Offices
- Health & Dental
- Life Insurance
- Disability
- Critical Illness
- Mortgage Protection
- Cyber Liability
- Executor Liability
- Home Insurance
- Farm Insurance
- Tenant Insurance
- Condo Insurance
- Seasonal Property
- Builders Risk
- Special Event Liability
- Automobile
- Commercial Auto
- Antique Vehicles
- Snowmobile, ATV, Watercraft
- Apartment Buildings
- Condominium Buildings
- Townhouses



EMPLOYEE INACTION: Can Make Your IT Problems Go From Bad to Worse

Every business operates on a budget and every employee has a responsibility to make sure that their actions keep their company within said budget. Budgets don't like surprises, and employees don't like a busted budget being traced back to them. This reality can make things messy and expensive when it comes to doing IT the break-fix way.

For example, let's say that one of your employees is experiencing a computer issue. The employee doesn't perceive this particular issue to be a serious threat, in fact, they can still accomplish their work, it's just that their workstation is now a little buggy.

The bugs from this particular PC problem are annoying and slowing down productivity, but they don't say anything about it and choose to keep trudging along on a sick computer. Why?

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Because they think that mentioning the problem would result in a costly call to an IT repair company.

If the IT repair company comes to the office to fix what's perceived as a minor PC issue, the company will be slapped with a major repair bill, the budget would be busted, and the employee would feel responsible for putting the company in the red because they just couldn't handle a slow computer.

Even though the employee in this scenario may have good intentions when it comes to not saying anything about their slow, unstable computer, their **silence may actually be making the situation worse.**

This can be the case if the buggy performance was actually a symptom of a bad computer infection slowly spreading on their machine. In a situation like this, the infection would need to be taken care of and eliminated as soon as possible.

The longer the infection goes unchecked, the more time the infection has to spread and disable the computer entirely. Eventually, the infection would spread beyond the employee's PC and infect other workstations on your company's network, which may eventually disable your entire IT infrastructure.

This would cause serious downtime and end up costing you much more than if IT was called to remedy the issue while it was in its early stages.

An employee should never be put in the place where they have to choose between using a computer that eats away at their productivity, or putting in a service request to fix the issue and potentially bust the company budget.

Key Questions To Ask Yourself

1. Do your employees know what to do if/when they spot a glitch in your office IT systems?
2. Do you have a quick plan in place to deal with IT problems, no matter how seemingly small they may be?

Putting off IT maintenance and repair may save a few minutes of your time and a few dollars today, but the long-term time and financial costs could easily be much more significant.

Be sure you and your employees are prepared to take immediate action.

Author: Joseph Stoll, President at Technical Action Group (TAG). Visit TAG's website at www.TechnicalActionGroup.com for details.

Download a complimentary digital copy of **Insurance Exposed** by visiting mumby.com/books



Insurance Exposed! Get Your Copy of Our New Book Right Now!

We've written this book because we have seen far too many examples of people being sold the wrong insurance with poor customer service and dangerous gaps in their protection.

We decided it was time to expose some of the problems with insurance protection that many people face.

You'll find we have stripped away the confusing insurance jargon to easily reveal how you can get more from your insurance dollar.

Bottom line, the naked truth is that our passion is to help people sleep at night knowing their insurance will be there when they need it most.

Renting a Vehicle For Business Use

Rental Safety and Accident Procedures

If your business travel includes renting a vehicle, safety is a necessary consideration. The following provides information about leasing a vehicle, safely operating a rental vehicle and what to do in the event of an accident.

Basic Rental Procedures

- List both your business and your name on the rental agreement.
- Lists business address, not your home address, on the contract.
- If physical damage coverage for the commercial auto policy is not necessary, waive the coverage.
- Do not purchase gas from the rental agency. Rather, fill the vehicle prior to returning it.

When Driving a Rented Vehicle

- Use seat belts at all times. Let other workers ride with you only if the vehicle has a seat belt for each person.
- Before you begin driving, check your manual and become familiar with the vehicle's mirrors, lights, wipers, windows and other components, and make adjustments as needed.
- Do not use your cell phone while driving. If you receive a call, pull over at a safe location and return the call. Never text while driving.
- Always drive the speed limit.
- If you start to feel tired or drowsy while driving, stop and take a break.
- In bad weather conditions, slow down and drive cautiously. If the weather becomes too severe to drive safely, pull over at the nearest safe place and wait it out.
- Do not drink and drive.



In The Event Of An Accident

- Stay calm. Do not argue with others involved in the accident.
- Call an ambulance if anyone is injured. Assist those injured but do not administer first aid unless you are qualified.
- Call the police. Do not discuss what happened with anyone except the police.
- Do not admit responsibility for the accident, or sign a statement.
- Do not disclose policy limits to anyone.
- Telephone a report to your insurance company and fill out the company's "What to do in Case of a Claim" form.

Need Some Help?

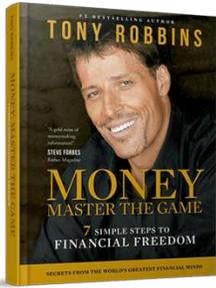
Call us at **1.800.446.4745** for friendly advice and support!

Will You Be There?

Will you be attending the **RAIC festival in June**? If so, be sure to register for Douglas' presentation, **Mind the Gap: Managing the Most Dangerous Risks for Your Practice** (Sat, June 6th @ 8:30am)



Anthea's Book of the Month



After the financial crisis in 2008, many would-be investors were understandably nervous about putting their money in anything. That's what motivated Tony Robbins to write this book, **Money: Master The Game**. He wanted to help ease the anxiety of the average investor.

A large portion of the book focuses on interviews Tony conducted with a number of successful investors, most notably Ray Dalio, who uses an investing method he calls **"The All Weather Strategy."**

The strategies Tony outlines in this book would have produced an average return of about 10% per year over the past 30 years – so there is practical wisdom to be had here.

Personally, I appreciated his emphasis on **"protecting the downside."** As many financial experts point out, when an investor loses 50% of his portfolio, he needs to make a 100% return to get back to where he started. That is why Warren Buffett's first rule is, **"Never lose money."**

Of course Tony injects his brand of motivation and story-telling to also make this book a fun and interesting read. Check it out!



For Design Professionals Only:

- Learn how to avoid costly IT issues in your office
- Insurance Exposed!* Get your copy of our brand new book!
- WIN a Mustang – We're giving one away in June!
- "Money: Master The Game" – A new look at prudent investing

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GROUP AUTO AND HOME INSURANCE

Prizes may not be exactly as shown.

One call could put YOU in the DRIVER'S SEAT!



June 2015
Ford Mustang



August 2015
MINI Cooper



October 2015
Toyota RAV4



December 2015
Jeep Cherokee



February 2016
Chevrolet Equinox



April 2016
BMW 4 Series